

# Lessons Learned from Losses

*Presented by:*

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## Claim Reporter Types

- **Auto**
  1. County Damage \$1,000 Deductible
  2. Other Vehicle/Bodily Injury \$-0- Deductible
- **Property**
  1. County Buildings \$500 Deductible
  2. Flood County property \$1,000 Deductible
- **General liability**
  1. Third Party making Claim \$-0- Deductible



## Claim Reporting

- County Vehicle Accident.
- County Driver Negligent
- Three Vehicles Involved, Sign
- 4 Injuries to passengers
- How many online loss notices?

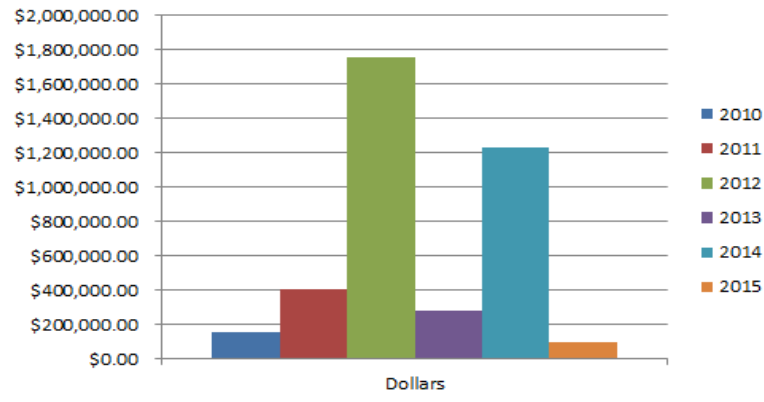


## Property Claims

- County Building
- Water/Wind damage
- Flooded Basement
- Fire Damage
- No Third Party Involved
- Mitigation of Damages
- RCV vs. ACV



# Property-Excluding Auto Damage



# 100 Year Storms



## Hot Coals in Garbage Trucks



## WIND!!!



# Water Pipes, Floods, Frozen, Broken



# Maintenance to Old Buildings



## Building Maintenance Schedule

This list below shows how often you should check and maintain your property.

Gutter Cleaning .....	Annually
Slated/Tiled Roof .....	Annually
Flat Roof .....	Annually
Flashings .....	Annually
Render Coatings .....	Annually
Chimneys .....	Annually
TV Aerials .....	Annually
Door Entry System .....	2-5 years
External Paintwork .....	3-5 years
<small>on doors, windows, gutters and down pipes</small>	
Mastic Around Windows .....	6-10 years
Stair Painting .....	10 years
Pointing .....	10-15 years
<small>mortar between stone/brick in walls</small>	



## General Liability Claims



- Law Enforcement
- Lawsuits
- Slip and Fall
- County Fair/Derby
- Jail issues
- Only Third Party Claim
- NO DEDUCTIBLE!



## Biggs V Morgan County



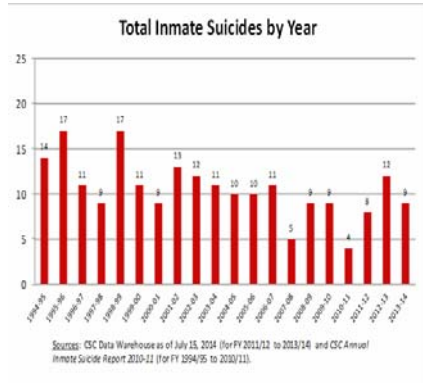
- Law Enforcement Shooting
- Female Claimant
- Shot in the Eye
- News Nationally
- Civil Rights Complaint
- Rule 68 Offer/Served
- Result?



## Jorgensen V Iron County



- Inmate suicide
- Suicide Watch Cell
- Hung Himself with Bed Sheet
- Pipe in Wall
- Late Inspection
- Result?
- Deliberate Indifference



## Poll V Morgan County



- County Driver FTY
- “T-Bone” Accident
- Attorney Represented
- Proper Notice of Claim
- Significant Injury
- Result?



## Conclusion

- Loss Prevention
- County Commissioner
- Q & A?

